

Fill in this information to identify the case:

Debtor 1 John Albert Medcalf, Jr.

Debtor 2 Heather Ann Medcalf  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of TX  
(State)

Case number 16-40816

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: U.S. Bank Trust National Association,  
as Trustee of the Igloo Series III Trust Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 9 2 3 3

Property address: 16435 Red Wood Circle  
Number Street

Frisco, TX 75071  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09 / 01 / 2019  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 John Albert Medcalf, Jr.  
First Name Middle Name Last Name

Case number (if known) 16-40816

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Kristin A. Zilberstein  
Signature

Date 09 / 17 / 2019

Print Kristin A. Zilberstein  
First Name Middle Name Last Name

Title Authorized Agent

Company Ghidotti | Berger LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 1920 Old Tustin Ave.  
Number Street

Santa Ana CA 92705  
City State ZIP Code

Contact phone (949) 427 - 2010

Email kzilberstein@ghidottiberger.com

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS - SHERMAN DIVISION

Debtors.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On September 17, 2019 I served the following documents described as:

- RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

<b>Debtor</b> John Albert Medcalf, Jr. 16435 Red Wood Circle W McKinney, TX 75071	<b>Debtor's Counsel</b> Nathanael Steven Graham Graham Legal, PLLC 101 E. Park Blvd Suite 600 Plano, TX 75074
<b>Joint Debtor</b> Heather Ann Medcalf 16435 Red Wood Circle W McKinney, TX 75071	<b>Trustee</b> Carey D. Ebert P. O. Box 941166 Plano, TX 75094-1166
<b>U.S. Trustee</b> US Trustee Office of the U.S. Trustee 110 N. College Ave. Suite 300 Tyler, TX 75702	

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

       Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on September 17, 2019 at Santa Ana, California

/s/ Enrique Alarcon  
Enrique Alarcon